

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	)	Case No. 18-21199-JAD	
Delmas F. Fresh	)	Chapter 13	
April D. Fresh	)		
Debtor(s)	)	Doc # <u>100</u>	
Ronda J. Winnecour, Chapter 13 Trustee	)		
Movant(s)	)		FILED
vs.	)		11/1/24 11:26 am
Delmas F. Fresh	)		CLERK
April D. Fresh	)		U.S. BANKRUPTCY
Respondent(s)	)		COURT - WDPA

**ORDER**

AND NOW, this 1st day of November, **2024**, the Court having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses thereto, the following relief (as reflected by the checked boxes below) is **ORDERED, ADJUDGED and DECREED**:

- ☐ This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief under any chapter for a period of 180 days from the date of this Order.
- ☒ This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being dismissed, then it is **FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this Order on each employer and file a proof of service within 10 days of the date of this Order.
- B. This case is administratively closed. However, the Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further Order of Court.
- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening fee, equal to the filing fee for the appropriate chapter (less administrative fee), together with the unpaid \$\_\_\_\_\_ portion of the original filing fee.

E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:

- (1) the time deadline provided by state law; or
- (2) 30 days after the date of this notice.

☐ This case is not dismissed. The plan term is extended to a total of \_\_\_\_ months; the monthly plan payment amount is changed to \$\_\_\_\_\_ effective.

☐ This case is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed \_\_\_\_ with / \_\_\_\_ without prejudice, without further notice or hearing.

☐ Other:

BY THE COURT:

A handwritten signature in black ink, appearing to read 'jsf', is written over a horizontal line.

jsf

Dated: 11/1/2024

United States Bankruptcy Judge  
JEFFERY A. DELLER

In re:  
Delmas F. Fresh  
April D. Fresh  
Debtors

Case No. 18-21199-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 01, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Delmas F. Fresh, April D. Fresh, 267 Hardin Hollow Road, Smithfield, PA 15478-1527
14801068	+ Capital Insurance Company, 2001 Joshua Road--Suite 300, Lafayette Hill, PA 19444-2431
14801069	Central Cardiovascular Associates, 1350 Locust Street--Suite 100, Pittsburgh, PA 15219-4738
14801070	+ Clear Mountain Bank, P.O. Box 205, Bruceton Mills, WV 26525-0205
14801074	+ Credit Protection Association, 13355 Noel Road--Suite 2100, Dallas, TX 75240-6837
14801076	+ Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street, Uniontown, PA 15401-3514
14801077	+ Fayette County Tax Claim Bureau, c/o Sheryl R. Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
14801078	+ Fidelity Properties, P.O. Box 2055, Alliance, OH 44601-0055
14801080	+ Gunter-Hayes & Associates, 3200 West Tyler Street--Suite D, P.O. Box 10870, Conway, AR 72034-0015
14801084	+ Magee Womens Hospital, Attn: Billing Department, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
14801085	Mariner Finance, P.O. Box 35394, Baltimore, MD 21222-7394
14801086	Mon Health Medical Center Clinics, 600 Suncrest Town Centre--Suite 310, Morgantown, WV 26505-1873
14801093	PNC Cardmember Services, P.O. Box 3429, Pittsburgh, PA 15230-3429
14801097	+ Southwood Psychiatric Hospital, 2575 Boyce Plaza Road, Pittsburgh, PA 15241-3994
14801101	+ University Health Associates, P.O. Box 776, Morgantown, WV 26507-0776

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 02 2024 00:57:45	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 02 2024 00:29:17	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 02 2024 00:58:20	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14801063	+ Email/Text: bncnotifications@pheaa.org	Nov 02 2024 00:34:00	AES/Suntrust, P.O. Box 61047, Harrisburg, PA 17106-1047
14803782	Email/Text: ally@ebn.phinsolutions.com	Nov 02 2024 00:34:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14801064	Email/Text: ally@ebn.phinsolutions.com	Nov 02 2024 00:34:00	Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
14801065	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 02 2024 00:34:00	Bank of America, P.O. Box 982235, El Paso, TX 79998-2235
14859764	+ Email/Text: mortgagebkcorrespondence@bofa.com	Nov 02 2024 00:34:00	Bank of America, N.A., P O Box 982284, El Paso,

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Nov 01, 2024

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Total Noticed: 67

			TX 79998-2284
14801066	Email/Text: BarclaysBankDelaware@tsico.com	Nov 02 2024 00:34:00	Barclays Bank, P.O. Box 8802, Wilmington, DE 19899-8802
14801067	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 02 2024 00:26:33	Best Buy Visa, P.O. Box 790441, Saint Louis, MO 63179-0441
14801071	+ Email/Text: ebnotifications@creditacceptance.com	Nov 02 2024 00:34:00	Credit Acceptance Corp., Silver Triangle Building, 25505 West Twelve Mile Road, Southfield, MI 48034-8316
14801072	+ Email/Text: ccusa@ccuhome.com	Nov 02 2024 00:34:00	Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-7209
14801073	Email/PDF: creditonebknofications@resurgent.com	Nov 02 2024 00:25:55	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14801075	+ Email/Text: INFO@DCPWV.COM	Nov 02 2024 00:34:00	Debt Collection Partners, 11 Commerce Driver--Suite 208, Westover, WV 26501-3858
14976008	Email/Text: ECMCBKNotices@ecmc.org	Nov 02 2024 00:34:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14801079	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 02 2024 00:35:00	Genesis Bankcard/Celtic Bank, 268 South State Street--Suite 300, Salt Lake City, UT 84111-5202
14801081	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 02 2024 00:58:47	Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
14801082	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 02 2024 00:34:00	Hot Topic/Comenity Bank, P.O. Box 659450, San Antonio, TX 78265-9450
14801083	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 02 2024 00:34:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14859841	Email/PDF: resurgentbknofications@resurgent.com	Nov 02 2024 00:57:43	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14859845	Email/PDF: resurgentbknofications@resurgent.com	Nov 02 2024 00:57:45	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14859803	Email/PDF: resurgentbknofications@resurgent.com	Nov 02 2024 00:57:52	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14877076	+ Email/Text: bankruptcy@marinerfinance.com	Nov 02 2024 00:34:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14801087	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 02 2024 00:34:00	New York & Company/Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14825001	Email/PDF: cbp@omf.com	Nov 02 2024 02:09:50	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14801088	Email/PDF: cbp@omf.com	Nov 02 2024 00:57:47	One Main Financial, Fayette Crossing Shopping Center, 219 Walmart Drive--Suite C, Uniontown, PA 15401-8423
14801089	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 02 2024 00:35:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14818712	+ Email/Text: bncnotifications@pheaa.org	Nov 02 2024 00:34:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14860264	Email/Text: Bankruptcy.Notices@pnc.com	Nov 02 2024 00:34:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14801094	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 02 2024 00:26:31	Portfolio Recovery, 120 Corporate Boulevard--Suite 1, Norfolk, VA 23502

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Nov 01, 2024

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14927317	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 02 2024 00:29:20	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14849454	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 02 2024 00:58:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14802952	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 02 2024 00:58:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14801090	Email/PDF: ais.sync.ebn@aisinfo.com Nov 02 2024 02:09:50	Paypal Buyer Credit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14809572	Email/Text: RVSVCBICNOTICE1@state.pa.us Nov 02 2024 00:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14801092	+ Email/Text: bankruptcy@pinnaclerecovery.com Nov 02 2024 00:35:00	Pinnacle Recovery Inc., P.O. Box 130848, Carlsbad, CA 92013-0848
14853527	Email/Text: bnc-quantum@quantum3group.com Nov 02 2024 00:34:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14855822	Email/Text: bnc-quantum@quantum3group.com Nov 02 2024 00:34:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14833430	Email/Text: bnc-quantum@quantum3group.com Nov 02 2024 00:34:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14801095	+ Email/Text: Supportservices@receivablesperformance.com Nov 02 2024 00:35:00	Receivables Performance Management, 20816 44th Avenue West--Suite 100, Lynnwood, WA 98036-7744
14801096	Email/PDF: ais.sync.ebn@aisinfo.com Nov 02 2024 00:25:55	Rural King/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
14801098	+ Email/PDF: ais.tmobile.ebn@aisinfo.com Nov 02 2024 00:26:32	Sprint, P.O. Box 8077, London, KY 40742-8077
14830989	Email/PDF: ais.tmobile.ebn@aisinfo.com Nov 02 2024 00:58:48	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS 66207-0949
14801099	Email/Text: TFS_Agency_Bankruptcy@toyota.com Nov 02 2024 00:34:00	Toyota Financial Services, P.O. Box 8026, Cedar Rapids, IA 52408-8026
14828458	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com Nov 02 2024 00:34:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14967552	Email/PDF: bncnotices@becket-lee.com Nov 02 2024 00:57:44	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14801100	^ MEBN Nov 01 2024 23:53:41	Transworld Systems, Inc., 300 Cedar Ridge Drive--Suite 307, Pittsburgh, PA 15205-1159
14833633	Email/Text: BNCnotices@dcmservices.com Nov 02 2024 00:34:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14849370	Email/Text: BNCnotices@dcmservices.com Nov 02 2024 00:34:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14801102	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 02 2024 00:34:00	Victoria's Secret/Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14801103	Email/PDF: ais.sync.ebn@aisinfo.com Nov 02 2024 00:58:46	Walmart MasterCard/Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14801104	Email/Text: bankruptcydept@wyn.com Nov 02 2024 00:35:00	Wyndham Vacation Resorts, Inc., P.O. Box 97474, Las Vegas, NV 89195-0414

TOTAL: 52

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Nov 01, 2024

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
cr	*+	Clear Mountain Bank, P.O. Box 205, Bruceton Mills, WV 26525-0205
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14801091	##+	Penn Credit, 916 South 14th Street, P.O. Box 988, Harrisburg, PA 17104-3425

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2024 at the address(es) listed below:

Name	Email Address
Daniel R. White	on behalf of Joint Debtor April D. Fresh r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Debtor Delmas F. Fresh r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Denise Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com
Nicholas Godfrey	on behalf of Creditor Clear Mountain Bank nicholas.godfrey@dinsmore.com christina.lee@dinsmore.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6